

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for providing incentives for a first financial account held by a user and associated with a first financial account provider, wherein the user also holds a second financial account associated with a second financial account provider, the method comprising:

configuring the first financial account to provide a first incentive when less than a threshold quantity of transactions are performed using the second financial account;

configuring the first financial account to provide a second incentive when more than the threshold quantity of transactions are performed using the second financial account, wherein the first incentive is more attractive than the second incentive;

monitoring, by a computer system associated with ~~one of the~~ first financial account provider[[s]], transactions performed using the first and second financial accounts over a predetermined transaction monitoring period;

determining, by the computer system, whether any of the monitored transactions meet at least one predetermined condition;

~~determining, by the computer system, whether any transactions that meet the predetermined condition are associated with the second financial account;~~

~~automatically transferring, by the computer system, any transactions associated with the second financial account that meet the predetermined condition to the first financial account;~~

determining, by the computer system, whether to apply the first incentive or the second incentive; and

applying, by the computer system, ~~[[an]]~~ the first or the second incentive to the first financial account based on the ~~predetermined condition~~ determining.

2. (Original) The method of claim 1, wherein monitoring the transactions includes:

collecting, by the first financial account provider, transaction information associated with each of the transactions from at least one of:

the user,

a merchant associated with a transaction with the user,

a server system that collects the transaction information, and

the second financial account provider.

3. (Original) The method of claim 1, further including:

configuring the first financial account based on input received from the user.

4. (Previously Presented) The method of claim 1, further including:

receiving a forecast goal from the user reflecting an estimated transaction amount the user intends to perform using the first financial account over a future transaction monitoring period.

5. (Original) The method of claim 4, wherein determining whether the monitored transactions meet at least one predetermined condition includes:

determining whether the transactions includes purchase amounts associated with the first financial account that collectively meet the forecast goal.

6. (Original) The method of claim 5, wherein applying the incentive includes:

applying an incentive to the first financial account when the forecast goal is met.

7. (Original) The method of claim 1, wherein determining whether the monitored transactions meet at least one predetermined condition includes:

determining whether all of the transactions are associated with the first financial account.

8. (Canceled).

9. (Original) The method of claim 1, wherein determining whether the monitored transactions meet at least one predetermined condition includes:

determining whether a subset of the transactions are associated with the first financial account.

10. (Canceled).

11. (Currently Amended) The method of claim ~~[[10]]~~ 9, wherein the second incentive is more attractive than a third incentive that is applied to the first financial account when the transactions include a fewer number of transactions associated with the first financial account than the number of transactions included in the subset of transactions.

12. (Canceled).

13. (Currently Amended) The method of claim 41, wherein transferring any second financial account transactions includes:

providing payment for the second financial account transactions from the first financial account provider to the second financial account provider; and

adding a total transaction amount associated with the second financial account transactions to a balance associated with the first financial account.

14. (Original) The method of claim 13, wherein the user gives authorization to the first financial account provider to transfer the second financial account transactions to the first financial account.

15. (Currently Amended) The method of claim 1, wherein ~~the incentive includes~~ applying comprises at least one of adjusting an interest rate for the first financial account, adjusting a credit limit for the first financial account, adjusting an account fee associated with the first financial account, and adding reward points to an accumulating reward point total associated with the first financial account.

16. (Currently Amended) The method of claim 1, wherein the first incentive is more attractive to the user when more of the transactions are associated with the first financial account as opposed to the second financial account.

17. (Original) The method of claim 1, further including:
providing an incentive report to the user based on the applied incentive.

18. (Original) The method of claim 17, wherein the incentive report includes information associated with incentives that may have been applied to the first financial account based on different types of the predetermined condition.

19. (Original) The method of claim 1, wherein determining whether the monitored transactions meet at least one predetermined condition includes:

ranking the transactions based on a transaction parameter associated with each transaction;

identifying a set of the transactions that each have a transaction parameter that meets or exceeds a predetermined transaction parameter threshold; and

determining whether the set of transactions meet the at least one predetermined condition.

20. (Original) The method of claim 19, wherein the at least one predetermined condition includes at least one of:

whether all of the transactions in the set of transactions are associated with the first financial account;

whether a portion of the transactions in the set of transactions are associated with the second financial account;

whether none of the transactions in the set of transactions are associated with the first financial account; and

whether any transactions in the set of transactions are associated with the first financial account and an aggregated value of transaction parameters associated with the first financial account transactions in the set meets a user defined forecast goal.

21. (Currently Amended) A system for providing incentives for a first financial account, comprising:

a first financial account provider managing the first financial account;

a second financial account provider managing a second financial account and
communicatively connected to the first financial account provider; and

a user client associated with a user of the first and second financial accounts and
communicatively connected to the first financial account provider,

wherein the first financial account provider comprises a computer, comprising a
processor and a memory, that is configured to:

monitor purchase transactions performed by the user using the first and second financial accounts over a transaction time period,

provide a first incentive to the first financial account when less than a threshold quantity of transactions are performed using the second financial account;

provide a second incentive to the first financial account when more than the threshold quantity of transactions are performed using the second financial account,
wherein the first incentive is more attractive than the second incentive;

determine whether the purchase transactions meet at least one predetermined condition[[.]];:

~~determine whether any of the purchase transactions that meet the at least one predetermined condition are associated with the second financial account;~~

~~automatically transfer any transactions associated with the second financial account that meet the predetermined condition to the first financial account; and[[.]]~~

apply [[an]] either the first incentive or the second incentive to the first financial account based on the predetermined condition and the purchase transactions.

22. (Original) The system of claim 21, wherein the first financial account provider is configured to monitor the purchase transactions by:

collecting, by the first financial account provider, transaction information associated with each of the purchase transactions from at least one of:

the user,

a merchant associated with a transaction with the user,

a server system that collects the transaction information, and

the second financial account provider.

23. (Previously Presented) The system of claim 21, wherein the first financial account provider is further configured to receive a forecast goal from the user reflecting an estimated transaction amount the user intends to perform using the first financial account over a future transaction monitoring period....

24. (Currently Amended) The system of claim ~~[[21]]~~ 23, wherein the first financial account provider is configured to determine whether the monitored transactions meet the at least one predetermined condition by determining whether the purchase transactions includes transaction amounts associated with the first financial account that collectively meet the forecast goal.

25. (Currently Amended) The system of claim 24, wherein the first financial account provider is configured to apply the first incentive to the first financial account when the forecast goal is met.

26. (Original) The system of claim 21, wherein the first financial account provider is configured to determine whether the monitored transactions meet the at least one predetermined condition by determining whether all of the transactions are associated with the first financial account.

27. (Canceled).

28. (Original) The system of claim 21, wherein the first financial account provider is configured to determine whether the monitored transactions meet the at least one predetermined condition by determining whether a subset of the transactions are associated with the first financial account.

29. (Canceled).

30. (Currently Amended) The system of claim ~~[[29]]~~ 28, wherein the second incentive is more attractive than a third incentive that is applied to the first financial account when the transactions include a fewer number of transactions associated with the first financial account than the number of transactions included in the subset of transactions.

31. (Canceled).

32. (Currently Amended) The system of claim ~~[[21]]~~ 42, wherein the first financial account provider transfers any second financial account transactions by providing payment for the second financial account transactions from the first financial account provider to the second financial account provider and adding a total transaction amount associated with the second financial account transactions to a balance associated with the first financial account.

33. (Original) The system of claim 32, wherein the user gives authorization to the first financial account provider to transfer the second financial account transactions to the first financial account.

34. (Currently Amended) The system of claim 21, wherein the first incentive includes at least one of adjusting an interest rate for the first financial account, adjusting a credit limit for the first financial account, adjusting an account fee associated with the first financial account, and adding reward points to accumulating reward point total associated with the first financial account.

35. (Currently Amended) The system of claim 21, wherein the first incentive is more attractive to the user when more of the transactions are associated with the first financial account as opposed to the second financial account.

36. (Original) The system of claim 21, wherein the first financial account provider is further configured to provide an incentive report to the user based on the applied incentive.

37. (Original) The system of claim 36, wherein the incentive report includes information associated with incentives that may have been applied to the first financial account based on different types of the predetermined condition.

38. (Currently Amended) A computer-readable storage medium including instructions for performing a method, when executed by a processor, for providing incentives for a first financial account held by a user and associated with a first financial account provider, wherein the user also holds a second financial account associated with a second financial account provider, the method comprising:

monitoring transactions performed using the first and second financial accounts over a predetermined transaction monitoring period;

configuring the first financial account to provide a first incentive when less than a threshold quantity of transactions are performed using the second financial account;

configuring the first financial account to provide a second incentive when more than the threshold quantity of transactions are performed using the second financial account, wherein the first incentive is more attractive than the second incentive;

determining whether the monitored transactions meet at least one predetermined condition;

~~determining whether any transactions that meet the predetermined condition are associated with the second financial account; and~~

~~transferring any transactions that meet the predetermined condition and are associated with the second financial account to the first financial account; and~~
applying, by the computer system, [[an]] the first incentive or the second incentive to the first financial account based on the predetermined condition and the transactions.

39. (Currently Amended) A computer implemented method for providing incentives for a first financial account held by a user and associated with a first financial account provider, wherein the user also holds a second financial account associated with a second financial account provider, the method comprising:

monitoring, by a computer comprising a processor and a memory, transactions performed using the first and second financial accounts over a predetermined transaction monitoring period;

configuring the first financial account to provide a first incentive when less than a threshold quantity of transactions are performed using the second financial account;

configuring the first financial account to provide a second incentive when more than the threshold quantity of transactions are performed using the second financial account, wherein the first incentive is more attractive than the second incentive;

determining, by the computer, whether that the monitored transactions include at least one transaction associated with the second financial account; [[and]]

automatically transferring, by the computer, the at least one second financial account transaction to the first financial account such that the first financial account provider sends a payment to the second financial account provider for the at least one second financial account transaction and applying a total purchase amount for the at

least one second financial account transactions to a balance of the first financial account; and

applying either the first incentive or the second incentive to the first financial account based on the purchase transactions.

40. (Currently Amended) A computer implemented method for providing incentives for a first financial account held by a user and associated with a first financial account provider, wherein the user also holds a second financial account associated with a second financial account provider, the method comprising:

receiving, by a computer comprising a processor and a memory, a forecast goal from the user reflecting an estimated transaction amount the user intends to perform using the first financial account over a future transaction monitoring period;

configuring the first financial account to provide a first incentive when less than a threshold quantity of transactions are performed using the second financial account;

configuring the first financial account to provide a second incentive when more than the threshold quantity of transactions are performed using the second financial account, wherein the first incentive is more attractive than the second incentive;

determining, by the computer, whether [[the]] all transactions associated with the first account performed during the future transaction monitoring period include[[s]] purchase amounts associated with the first financial account that collectively meet the forecast goal;

applying, by the computer, [[an]] the first incentive to the first financial account when the forecast goal is met; and

providing an incentive report to the user based on the applied incentive,

wherein the incentive report includes information associated with incentives that may have been applied to the first financial account based on different types of [[the]] predetermined conditions.

41. (New) The method of claim 1, further including:

determining, by the computer system, whether any transactions that meet the predetermined condition are associated with the second financial account; and

automatically transferring, by the computer system, any transactions associated with the second financial account that meet the predetermined condition to the first financial account.

42. (New) The system of claim 21, wherein the first financial account provider is further configured to:

determine whether any of the purchase transactions that meet the at least one predetermined condition are associated with the second financial account; and

automatically transfer any transactions associated with the second financial account that meet the predetermined condition to the first financial account;

43. (New). The computer readable storage medium of claim 38, wherein the method further comprises:

determining whether any transactions that meet the predetermined condition are associated with the second financial account; and

transferring any transactions that meet the predetermined condition and are associated with the second financial account to the first financial account.